# GOVERNMENT OF INDIA
# HEALTH AND FAMILY WELFARE
# LOK SABHA

UNSTARRED QUESTION NO:1723
ANSWERED ON:25.11.2016
Health Insurance
Jadhav Shri Sanjay Haribhau

**Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:**

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) the details of Centrally Sponsored Health Insurance schemes along with the funds allocated and number of people covered under it during the last three years;

(b) whether the Government is aware of the abysmally low proportion of population being covered under a health insurance, if so, the reason therefor; and

(c) the steps taken to increase the coverage of health insurance and provide/ special provisions to increase the coverage of people with disabilities under such health insurance schemes?

## Answer

ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SHRI FAGGAN SINGH KULASTE)
(a): The details of number of people covered under various Centrally Sponsored Health Insurance Schemes during the last three years are annexed. Information on funds allocated is not available.
(b): During FY 2015-16, 35.89 crore of lives were covered under Health insurance policies issued by General and Health Insurers. As per the Census of India 2011, the population of India was 121.02 crore. As such, it may be estimated that approximately 30 per cent of India's total population was covered under health insurance policies during the FY 2015-16.
( c): Insurance Regulatory and Development Authority of India (IRDAI) has notified IRDAI (Rural and Social Sector) Obligations, 2015 that mandate every insurance company to offer insurance coverage to the defined social sector population. These Regulations inter alia, cover "Other Categories of Persons" which includes persons with disability as defined in the Persons with Disabilities (Equal Opportunities, Protection of Rights, and Full Participation) Act, 1995 and who may not be gainfully employed and also includes guardians who need insurance to protect spastic persons or persons with disability. All Insurers (life insurance, general insurance and standalone health insurers) shall fulfill the stipulated business norms towards social sector obligations.
Further in the IRDAI (Health Insurance) Regulations 2016 notified in July 2016, it is specified that the underwriting policy of insurers shall include the approach and aspects relating to offering health insurance coverage not only to standard lives but also to people with disabilities. In order to facilitate offering of innovative covers by insurers, the concept of 'Pilot products' is introduced with a view to giving scope for innovation in covering risks which were not covered hitherto or were excluded in the extant products.
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